

**June 27, 2014**

**PUBLIC NOTICE # 2014-26**

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). Rate filings may be viewed via the Internet at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room>. Rate filings may also be viewed at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notice/index.cfm>. In addition, listings of closed files may be viewed on our Internet site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

**IMPORTANT NOTICE**

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived. Archived filings take approximately four weeks to retrieve.

###

(see attached list)

**California Department of Insurance**  
**Public Notice Filing**  
**June 27, 2014**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
14-4306	0012	AIG PROPERTY CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-1.7
14-4329	0140	ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	FORMS	NONE	
14-4285	3239	ALLIED WORLD ASSURANCE COMPANY (U.S.) INC.	COMMERCIAL	OTHER LIABILITY	FORMS	EXECUTIVE FORCEFIELD LEAD DIC	
14-4323	0140	AMCO INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESS OWNERS	0
14-4328	0140	AMCO INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	FORMS	NONE	
14-4307	0012	AMERICAN HOME ASSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-1.7
14-4284	1129	ATLANTIC SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	MANAGEMENT LIABILITY	
14-4269	0626	BANKERS STANDARD INSURANCE COMPANY	PERSONAL	EARTHQUAKE	FORMS	ACE PLATINUM PORTFOLIO	
14-4279	0000	CENTURY-NATIONAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	CARNEGIE CENTURION	0
14-4308	0012	COMMERCE AND INDUSTRY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-1.7
14-4314	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
14-4326	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-4331	0248	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GARAGE LIABILITY	0
14-4333	0796	GENERAL CASUALTY COMPANY OF WISCONSIN	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-4309	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-1.7
14-4296	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SPECTRUM POLICY	
14-4297	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SPECTRUM POLICY	
14-4298	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SPECTRUM POLICY	
14-4299	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SPECTRUM POLICY	
14-4310	0012	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-1.7
14-4265	0922	INSURANCE COMPANY OF THE WEST	COMMERCIAL	EARTHQUAKE	FORMS	DIFFERENCES IN CONDITIONS (DIC)	
14-4305	2538	NATIONAL GENERAL INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	GM PRODUCT BUYERS	6.96
14-4311	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-1.7

PN#: 2014-26

\* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance**  
**Public Notice Filing**  
**June 27, 2014**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
14-4335	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS LIABILITY POLICY WITH CRISISRESPON	0
14-4317	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
14-4324	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESS OWNERS	0
14-4330	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
14-4318	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	NONE	0
14-4312	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	NONE	-1.7
14-4268	0088	NOVA CASUALTY COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-2.9
14-4302	0155	PROGRESSIVE ADVANCED INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-4303	0155	PROGRESSIVE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-4300	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	MULTI-PERIL	FORMS	SPECTRUM POLICY	
14-4334	0796	REGENT INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-4321	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PRO. LIAB. - INS. AGENTS AND BROKERS	
14-4315	0091	SENTINEL INSURANCE COMPANY, LTD.	COMMERCIAL	MULTI-PERIL	FORMS	GROWING SPECTRUM	
14-4304	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
14-4280	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE	STARR	-11
14-4319	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	FIDELITY	RATE	STARR	-10
14-4313	0176	STATE FARM FIRE AND CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	BONDS	
14-4281	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	FIDELITY	FORMS	CRIME - MODULAR	
14-4322	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	PRO. LIAB. - MISCELLANEOUS-MODULAR	
14-4266	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-4267	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
14-4320	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-SPECIALTY	

PN#: 2014-26

\* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance  
Public Notice Filing  
June 27, 2014**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
14-4325	0084	TRIUMPHE CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	NONE	-7
14-4301	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	SPECTRUM POLICY	
14-4316	0248	UNITED FIRE & CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
14-4327	0248	UNITED FIRE & CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-4332	0248	UNITED FIRE & CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	GARAGE LIABILITY	0
14-4283	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	DIRECTORS AND OFFICERS	
<b>51 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b>							

PN#: 2014-26

\* If no % rate change is indicated, the amount has not yet been determined: